

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.189	96.939	96.673	3.250	97.234	96.984	96.719	1.875	90.687	90.537	90.387	3.125	99.531	99.381	99.231
3.375	97.903	97.653	97.387	3.375	97.588	97.338	97.073	2.000	89.536	89.386	89.236	3.250	98.895	98.745	98.595
3.500	98.428	98.178	97.912	3.500	98.041	97.791	97.525	2.125	90.536	90.386	90.236	3.375	99.294	99.144	98.994
3.625	98.958	98.708	98.443	3.625	98.437	98.187	97.921	2.250	92.513	92.314	92.115	3.500	99.697	99.547	99.397
3.750	98.677	98.527	98.215	3.750	98.438	98.288	97.975	2.375	93.124	92.925	92.725	3.625	100.014	99.864	99.714
3.875	99.090	98.940	98.627	3.875	98.761	98.611	98.298	2.500	91.973	91.774	91.575	Margin = 2.250		Index = 1.550	
4.000	99.603	99.453	99.140	4.000	99.171	99.021	98.708	2.625	92.973	92.774	92.575	30 Year OTC			
4.125	100.089	99.939	99.627	4.125	99.541	99.391	99.079	2.750	94.877	94.611	94.346	Rate	30 Day	45 Day	60 Day
4.250	99.906	99.756	99.365	4.250	99.664	99.514	99.123	2.875	95.345	95.079	94.814	4.000	99.011	98.699	98.387
4.375	100.285	100.135	99.744	4.375	99.921	99.771	99.380	3.000	95.798	95.533	95.267	4.125	99.497	99.185	98.873
4.500	100.748	100.598	100.208	4.500	100.285	100.135	99.745	3.125	96.213	95.947	95.682	4.500	100.156	99.750	99.359
4.625	101.209	101.059	100.669	4.625	100.592	100.442	100.052	3.250	96.864	96.497	96.130	4.625	100.617	100.211	99.820
4.750	101.307	101.157	100.736	4.750	101.018	100.868	100.446	3.375	97.293	96.926	96.559	4.750	100.615	100.178	99.756
4.875	101.650	101.500	101.078	4.875	101.199	101.049	100.627	3.500	97.720	97.353	96.986	4.875	101.058	100.621	100.199
5.000	102.097	101.947	101.525	5.000	101.509	101.359	100.937	3.625	98.092	97.725	97.357	5.000	101.505	101.068	100.646
5.125	102.458	102.308	101.886	5.125	101.545	101.395	100.973	3.750	97.460	97.132	96.803	5.125	101.866	101.429	101.007
5.250	101.965	101.715	101.465	5.250	101.581	101.331	101.081	3.875	97.858	97.530	97.202	5.500	102.053	101.803	101.553
5.375	102.242	101.992	101.742	5.375	101.764	101.514	101.264	4.000	98.243	97.915	97.587	5.625	102.273	102.023	101.773
6.250	106.000	105.900	105.800	6.250	101.412	101.312	101.212	4.125	98.588	98.260	97.932	6.250	102.435	102.185	101.935

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	97.289	97.189	96.939	96.673	3.250	97.034	96.934	96.684	96.419	1.875	92.817	92.717	92.567	92.417
3.375	98.085	97.985	97.735	97.469	3.375	97.488	97.388	97.138	96.873	2.000	91.666	91.566	91.416	91.266
3.500	98.628	98.528	98.278	98.012	3.500	97.941	97.841	97.591	97.325	2.125	92.666	92.566	92.416	92.266
3.625	99.158	99.058	98.808	98.543	3.625	98.337	98.237	97.987	97.721	2.250	94.643	94.543	94.344	94.145
3.750	98.877	98.777	98.627	98.315	3.750	98.638	98.538	98.388	98.075	2.375	95.254	95.154	94.955	94.755
3.875	99.390	99.290	99.140	98.827	3.875	99.061	98.961	98.811	98.498	2.500	94.103	94.003	93.804	93.605
4.000	99.903	99.803	99.653	99.340	4.000	99.471	99.371	99.221	98.908	2.625	95.103	95.003	94.804	94.605
4.125	100.389	100.289	100.139	99.827	4.125	99.841	99.741	99.591	99.279	2.750	95.907	95.807	95.541	95.276
4.250	100.106	100.006	99.856	99.465	4.250	99.864	99.764	99.614	99.223	2.875	96.375	96.275	96.009	95.744
4.375	100.585	100.485	100.335	99.944	4.375	100.221	100.121	99.971	99.580	3.000	96.828	96.728	96.463	96.197
4.500	101.048	100.948	100.798	100.408	4.500	100.585	100.485	100.335	99.945	3.125	97.243	97.143	96.877	96.612
4.625	101.509	101.409	101.259	100.869	4.625	100.892	100.792	100.642	100.252	3.250	98.494	98.394	98.027	97.660
4.750	101.507	101.407	101.257	100.836	4.750	101.218	101.118	100.968	100.546	3.375	98.923	98.823	98.456	98.089

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.750%-4.625%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.375	0.250	0.250	0.250	0.125	0.125	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.261	95.949	95.637	6.250	100.750	100.500	100.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.747	96.435	96.123	6.750	101.750	101.500	101.250
4.875	96.044	95.606	95.184	6.250	102.250	102.000	101.500	4.500	97.406	97.000	96.609	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	95.597	95.160	94.738					4.625	97.867	97.461	97.070	Rate	30 Day	45 Day	60 Day
5.125	95.236	94.799	94.377					4.750	97.865	97.428	97.006	6.250	100.750	100.500	100.250
5.250	95.739	95.489	95.239					4.875	98.308	97.871	97.449	6.750	101.750	101.500	101.250
5.375	96.858	96.608	96.358					5.000	98.755	98.318	97.896	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	96.455	96.205	95.955					5.125	99.116	98.679	98.257				
5.625	96.235	95.985	95.735					5.500	99.303	99.053	98.803				
5.750	98.696	98.446	98.196					5.625	99.523	99.273	99.023				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.685	99.435	99.185				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.604	98.454	98.304
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	98.645	98.495	98.345
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.044	98.894	98.744
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	93.426	93.160	92.895	3.500	99.447	99.297	99.147
3.750	97.802	97.652	97.340	3.750	97.663	97.513	97.201	2.875	93.894	93.628	93.363	3.625	99.764	99.614	99.464
3.875	98.315	98.165	97.853	3.875	98.086	97.936	97.624	3.000	94.347	94.081	93.816	Margin = 2.250		Index = 1.550	
4.000	98.828	98.678	98.366	4.000	98.496	98.346	98.034	3.125	94.762	94.496	94.231	30 Year OTC			
4.125	99.314	99.164	98.852	4.125	98.866	98.716	98.404	3.250	95.669	95.302	94.935	Rate	30 Day	45 Day	60 Day
4.250	98.781	98.631	98.240	4.250	98.639	98.489	98.098	3.375	96.098	95.731	95.364	3.250	94.977	94.727	94.461
4.375	99.260	99.110	98.719	4.375	98.996	98.846	98.455	3.500	96.525	96.158	95.791	3.375	95.772	95.522	95.256
4.500	99.723	99.573	99.182	4.500	99.360	99.210	98.819	3.625	96.897	96.530	96.163	3.500	96.315	96.065	95.799
4.625	100.184	100.034	99.643	4.625	99.667	99.517	99.126	3.750	96.765	96.437	96.109	3.625	96.846	96.596	96.330
4.750	98.995	98.845	98.423	4.750	98.805	98.655	98.233	3.875	N/A	N/A	N/A	3.750	97.802	97.490	97.177
4.875	99.438	99.288	98.866	4.875	99.087	98.937	98.515	4.000	N/A	N/A	N/A	3.875	98.315	98.003	97.690
5.000	99.884	99.734	99.312	5.000	99.396	99.246	98.824	4.125	N/A	N/A	N/A	4.000	98.828	98.516	98.203
5.125	100.245	100.095	99.673	5.125	99.432	99.282	98.860	4.250	N/A	N/A	N/A	4.125	99.314	99.002	98.689
5.250	97.465	97.215	96.965	5.250	97.181	96.931	96.681	4.375	N/A	N/A	N/A	4.250	98.781	98.375	97.984
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	97.902	97.802	97.652	97.340	3.750	97.763	97.663	97.513	97.201	2.750	92.369	92.269	92.003	91.738
3.875	98.415	98.315	98.165	97.853	3.875	98.186	98.086	97.936	97.624	2.875	92.837	92.737	92.471	92.206
4.000	98.928	98.828	98.678	98.366	4.000	98.596	98.496	98.346	98.034	3.000	93.291	93.191	92.925	92.660
4.125	99.414	99.314	99.164	98.852	4.125	98.966	98.866	98.716	98.404	3.125	93.705	93.605	93.339	93.074
4.250	98.881	98.781	98.631	98.240	4.250	98.739	98.639	98.489	98.098	3.250	96.581	96.481	96.114	95.747
4.375	99.360	99.260	99.110	98.719	4.375	99.096	98.996	98.846	98.455	3.375	97.011	96.911	96.544	96.177
4.500	99.823	99.723	99.573	99.182	4.500	99.460	99.360	99.210	98.819	3.500	97.438	97.338	96.971	96.604
4.625	100.284	100.184	100.034	99.643	4.625	99.767	99.667	99.517	99.126	3.625	97.809	97.709	97.342	96.975
4.750	99.095	98.995	98.845	98.423	4.750	98.905	98.805	98.655	98.233	3.750	98.615	98.515	98.187	97.859

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.750%-4.625%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
5.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.951	96.838	96.751	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.750	96.895	96.669	96.684	2.000	N/A	N/A	N/A	3.750	96.888	96.778	96.644
3.875	97.506	97.393	97.306	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.875	97.587	97.361	97.376	2.125	N/A	N/A	N/A	3.875	97.443	97.333	97.199
3.990	97.887	97.774	97.687	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.990	98.136	97.910	97.925	2.250	N/A	N/A	N/A	3.990	97.834	97.714	97.580
4.000	97.987	97.874	97.787	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.000	98.236	98.010	98.025	2.375	N/A	N/A	N/A	4.000	97.934	97.814	97.680
4.125	98.606	98.396	98.406	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.125	98.806	98.580	98.595	2.500	N/A	N/A	N/A	4.125	98.489	98.287	98.131
4.250	99.208	98.998	99.008	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.250	99.314	99.088	99.103	2.625	N/A	N/A	N/A	4.250	99.091	98.888	98.733
4.375	99.740	99.530	99.540	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.375	99.764	99.538	99.553	2.750	N/A	N/A	N/A	4.375	99.623	99.420	99.265
4.500	100.206	99.996	100.006	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.500	100.092	99.866	99.881	2.875	N/A	N/A	N/A	4.500	100.089	99.886	99.731
4.625	100.535	100.325	100.335	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.625	100.375	100.157	100.156	2.990	N/A	N/A	N/A	4.625	100.419	100.216	100.068
4.750	100.979	100.769	100.778	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.750	100.856	100.638	100.637	3.000	N/A	N/A	N/A	4.750	100.981	100.770	100.580
4.875	101.403	101.193	101.202	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.875	101.204	100.986	100.985	3.125	N/A	N/A	N/A	4.875	101.405	101.194	101.004
4.990	101.670	101.460	101.469	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.990	101.348	101.130	101.129	3.250	N/A	N/A	N/A	4.990	101.672	101.461	101.271
5.000	101.770	101.560	101.569	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.000	101.448	101.230	101.229	3.375	N/A	N/A	N/A	5.000	101.772	101.561	101.371
5.125	101.925	101.714	101.724	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.125	101.467	101.249	101.248	3.500	N/A	N/A	N/A	5.125	101.925	101.714	101.524
5.250	102.375	102.141	102.148	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.250	101.059	100.825	100.821	3.625	N/A	N/A	N/A	5.250	102.366	102.151	101.946
5.375	102.566	102.332	102.340	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.375	101.201	100.967	100.963	3.750	N/A	N/A	N/A	5.375	102.557	102.342	102.137
5.500	102.833	102.599	102.606	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.500	101.381	101.147	101.143	3.875	N/A	N/A	N/A	5.500	102.825	102.610	102.405
5.625	103.168	102.893	102.916	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.625	101.508	101.274	101.270	3.990	N/A	N/A	N/A	5.625	103.085	102.870	102.665
5.750	103.673	103.398	103.421	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.750	101.642	101.367	101.382	4.000	N/A	N/A	N/A	5.750	103.498	103.261	103.086
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	98.207	98.062	98.007	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	96.233	96.132	96.033	2.750	96.132	96.027	95.925
2.875	N/A	N/A	N/A	3.875	98.713	98.568	98.513	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.875	96.670	96.569	96.470	2.875	96.569	96.464	96.362
2.990	N/A	N/A	N/A	3.990	99.059	98.894	98.859	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.990	97.070	96.969	96.870	2.990	96.969	96.864	96.762
3.000	N/A	N/A	N/A	4.000	99.159	98.994	98.959	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.170	97.069	96.970	3.000	97.069	96.964	96.862
3.125	N/A	N/A	N/A	4.125	99.761	99.519	99.542	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.125	97.625	97.524	97.425	3.125	97.525	97.420	97.318
3.250	N/A	N/A	N/A	4.250	100.284	100.042	100.065	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.250	97.949	97.805	97.749	3.250	97.805	97.651	97.510
3.375	N/A	N/A	N/A	4.375	100.771	100.529	100.552	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.375	98.597	98.453	98.397	3.375	98.453	98.299	98.158
3.500	N/A	N/A	N/A	4.500	101.172	100.930	100.953	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.500	98.999	98.855	98.799	3.500	98.901	98.704	98.560
3.625	N/A	N/A	N/A	4.625	101.519	101.277	101.300	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.625	99.574	99.394	99.374	3.625	99.474	99.264	99.087
3.750	N/A	N/A	N/A	4.750	101.304	101.070	101.078	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.750	100.088	99.908	99.888	3.750	99.988	99.778	99.552
3.875	N/A	N/A	N/A	4.875	101.684	101.450	101.458	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.875	100.617	100.437	100.417	3.875	100.517	100.307	100.081
3.990	N/A	N/A	N/A	4.990	101.895	101.661	101.668	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.990	101.008	100.828	100.808	3.990	100.908	100.698	100.472
4.000	N/A	N/A	N/A	5.000	101.995	101.761	101.768	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	101.108	100.928	100.908	4.000	101.008	100.798	100.572
4.125	N/A	N/A	N/A	5.125	102.180	101.930	101.937	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.508	101.328	101.308	4.125	101.408	101.198	100.972
4.250	N/A	N/A	N/A	5.250	102.554	102.304	102.308	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.415	101.213	101.197	4.250	101.308	101.074	100.817
4.375	N/A	N/A	N/A	5.375	102.656	102.406	102.410	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	101.707	101.505	101.489	4.375	101.600	101.366	101.109
4.500	N/A	N/A	N/A	5.500	102.885	102.634	102.639	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	101.768	101.566	101.550	4.500	101.661	101.427	101.170
4.625	N/A	N/A	N/A	5.625	103.095	102.845	102.856	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.625	101.997	101.795	101.779	4.625	101.890	101.656	101.399
4.750	N/A	N/A	N/A	5.750	103.381	103.122	103.145	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.750	101.851	101.686	101.651	4.750	102.000	101.806	101.574
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.454	96.254	96.254	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	96.952	96.752	96.752
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	96.888	96.688	96.688	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	97.389	97.189	97.189
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.307	97.107	97.107	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	97.795	97.595	97.595
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.407	97.207	97.207	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	97.895	97.695	97.695
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	97.834	97.634	97.634	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	98.357	98.157	98.157
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.180	97.980	97.980	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	98.597	98.397	98.397
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	98.688	98.488	98.488	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	99.048	98.848	98.848
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	98.971	98.771	98.771	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	99.445	99.245	99.245
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.314	99.114	99.114	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	99.930	99.730	99.730
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	99.475	99.275	99.265	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	100.344	100.144	100.134
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	99.845	99.645	99.635	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	100.871	100.671	100.661
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	100.076	99.876	99.866	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	101.296	101.096	101.086
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N																



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.951	96.838	96.751	3.750	96.895	96.669	96.684	3.750	98.207	98.062	98.007	2.750	96.233	96.132	96.033	2.750	96.454	96.254	96.254
3.875	97.506	97.393	97.306	3.875	97.587	97.361	97.376	3.875	98.713	98.568	98.513	2.875	96.670	96.569	96.470	2.875	96.888	96.688	96.688
3.990	97.887	97.774	97.687	3.990	98.136	97.910	97.925	3.990	99.059	98.894	98.859	2.990	97.070	96.969	96.870	2.990	97.307	97.107	97.107
4.000	97.987	97.874	97.787	4.000	98.236	98.010	98.025	4.000	99.159	98.994	98.959	3.000	97.170	97.069	96.970	3.000	97.407	97.207	97.207
4.125	98.606	98.396	98.406	4.125	98.806	98.580	98.595	4.125	99.761	99.519	99.542	3.125	97.625	97.524	97.425	3.125	97.834	97.634	97.634
4.250	99.208	98.998	99.008	4.250	99.314	99.088	99.103	4.250	100.284	100.042	100.065	3.250	97.949	97.805	97.749	3.250	98.180	97.980	97.980
4.375	99.740	99.530	99.540	4.375	99.764	99.538	99.553	4.375	100.771	100.529	100.552	3.375	98.597	98.453	98.397	3.375	98.688	98.488	98.488
4.500	100.206	99.996	100.006	4.500	100.092	99.866	99.881	4.500	101.172	100.930	100.953	3.500	98.999	98.855	98.799	3.500	98.971	98.771	98.771
4.625	100.535	100.325	100.335	4.625	100.375	100.157	100.156	4.625	101.519	101.277	101.300	3.625	99.574	99.394	99.374	3.625	99.314	99.114	99.114
4.750	100.979	100.769	100.778	4.750	100.856	100.638	100.637	4.750	101.304	101.070	101.078	3.750	100.088	99.908	99.888	3.750	99.475	99.275	99.265
4.875	101.403	101.193	101.202	4.875	101.204	100.986	100.985	4.875	101.684	101.450	101.458	3.875	100.617	100.437	100.417	3.875	99.845	99.645	99.635
4.990	101.670	101.460	101.469	4.990	101.348	101.130	101.129	4.990	101.895	101.661	101.668	3.990	101.008	100.828	100.808	3.990	100.076	99.876	99.866
5.000	101.770	101.560	101.569	5.000	101.448	101.230	101.229	5.000	101.995	101.761	101.768	4.000	101.108	100.928	100.908	4.000	100.176	99.976	99.966
5.125	101.925	101.714	101.724	5.125	101.467	101.249	101.248	5.125	102.180	101.930	101.937	4.125	101.508	101.328	101.308	4.125	100.451	100.251	100.241
5.250	102.375	102.141	102.148	5.250	101.059	100.825	100.821	5.250	102.554	102.304	102.308	4.250	101.415	101.213	101.197	4.250	99.536	99.334	99.318
5.375	102.566	102.332	102.340	5.375	101.201	100.967	100.963	5.375	102.656	102.406	102.410	4.375	101.707	101.505	101.489	4.375	99.736	99.534	99.518
5.500	102.833	102.599	102.606	5.500	101.381	101.147	101.143	5.500	102.885	102.634	102.639	4.500	101.768	101.566	101.550	4.500	99.772	99.570	99.554
5.625	103.168	102.893	102.916	5.625	101.508	101.274	101.270	5.625	103.095	102.845	102.856	4.625	101.997	101.795	101.779	4.625	99.923	99.721	99.705
5.750	103.673	103.398	103.421	5.750	101.642	101.367	101.382	5.750	103.381	103.122	103.145	4.750	101.851	101.686	101.651	4.750	99.871	99.671	99.671

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A	
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Product Features										
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%	
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A	
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).										
** Not applicable to detached Condominium units (identified by SFC 588).										

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/2/2022
45 Day Lock Exp.: 5/16/2022
60 Day Lock Exp.: 5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.119	96.973	96.834	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	94.969	94.823	94.684	2.750	N/A	N/A	N/A	3.750	.469	.615	.754
3.875	97.674	97.524	97.388	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.524	95.374	95.238	2.875	N/A	N/A	N/A	3.875	.493	.643	.779
3.990	98.057	97.903	97.770	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	95.907	95.753	95.620	2.990	N/A	N/A	N/A	3.990	.617	.771	.904
4.000	98.157	98.003	97.870	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.007	95.853	95.720	3.000	N/A	N/A	N/A	4.000	.517	.671	.804
4.125	98.611	98.446	98.315	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	96.461	96.296	96.165	3.125	N/A	N/A	N/A	4.125	.542	.707	.838
4.250	99.176	99.011	98.882	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.026	96.861	96.732	3.250	N/A	N/A	N/A	4.250	.566	.731	.860
4.375	99.663	99.496	99.368	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.513	97.346	97.218	3.375	N/A	N/A	N/A	4.375	.583	.750	.878
4.500	100.182	100.010	99.882	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.032	97.860	97.732	3.500	N/A	N/A	N/A	4.500	.598	.770	.898
4.625	100.467	100.294	100.166	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.317	98.144	98.016	3.625	N/A	N/A	N/A	4.625	.615	.788	.916
4.750	100.866	100.659	100.535	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.716	98.509	98.385	3.750	N/A	N/A	N/A	4.750	.632	.839	.963
4.875	101.274	101.062	100.939	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.124	98.912	98.789	3.875	N/A	N/A	N/A	4.875	.711	.923	1.046
4.990	101.577	101.364	101.241	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	99.427	99.214	99.091	3.990	N/A	N/A	N/A	4.990	.874	1.087	1.210
5.000	101.677	101.464	101.341	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	99.527	99.314	99.191	4.000	N/A	N/A	N/A	5.000	.774	.987	1.110
5.125	101.781	101.568	101.444	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.125	99.631	99.418	99.294	4.125	N/A	N/A	N/A	5.125	.819	1.032	1.156
5.250	102.334	102.058	101.915	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.250	100.184	99.908	99.765	4.250	N/A	N/A	N/A	5.250	.857	1.133	1.276
5.375	102.538	102.262	102.118	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.375	100.388	100.112	99.968	4.375	N/A	N/A	N/A	5.375	.894	1.170	1.314
5.500	102.948	102.674	102.531	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.500	100.798	100.524	100.381	4.500	N/A	N/A	N/A	5.500	.930	1.204	1.347
5.625	103.369	103.096	102.953	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.625	101.219	100.946	100.803	4.625	N/A	N/A	N/A	5.625	.960	1.233	1.376
5.750	103.368	103.268	103.168	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.750	101.218	101.118	101.018	4.750	N/A	N/A	N/A	5.750	.960	1.060	1.160

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.750	98.430	98.219	98.135	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.750	96.238	96.070	96.024	2.750	1.029	1.197	1.243
2.875	N/A	N/A	N/A	3.875	98.903	98.688	98.604	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.875	96.863	96.695	96.644	2.875	1.029	1.197	1.248
2.990	N/A	N/A	N/A	3.990	99.181	98.967	98.883	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.990	97.158	96.990	96.931	2.990	1.135	1.303	1.362
3.000	N/A	N/A	N/A	4.000	99.281	99.067	98.983	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	97.258	97.090	97.031	3.000	1.035	1.203	1.262
3.125	N/A	N/A	N/A	4.125	99.542	99.335	99.232	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.125	97.441	97.232	97.166	3.125	1.042	1.251	1.317
3.250	N/A	N/A	N/A	4.250	100.070	99.860	99.756	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.250	97.941	97.753	97.678	3.250	1.050	1.238	1.313
3.375	N/A	N/A	N/A	4.375	100.525	100.313	100.209	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	98.551	98.395	98.314	3.375	.859	1.015	1.096
3.500	N/A	N/A	N/A	4.500	100.831	100.613	100.509	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	98.919	98.762	98.679	3.500	.861	1.018	1.101
3.625	N/A	N/A	N/A	4.625	100.544	100.229	100.105	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	99.472	99.315	99.231	3.625	.863	1.020	1.104
3.750	N/A	N/A	N/A	4.750	100.944	100.627	100.503	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.750	99.977	99.820	99.734	3.750	.863	1.020	1.106
3.875	N/A	N/A	N/A	4.875	101.341	101.023	100.899	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.875	100.375	100.219	100.132	3.875	.863	1.019	1.106
3.990	N/A	N/A	N/A	4.990	101.462	101.143	101.020	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.990	100.596	100.439	100.351	3.990	.999	1.156	1.244
4.000	N/A	N/A	N/A	5.000	101.562	101.243	101.120	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.000	100.696	100.539	100.451	4.000	.999	1.056	1.144
4.125	N/A	N/A	N/A	5.125	101.874	101.505	101.362	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.125	100.639	100.539	100.439	4.125	.934	1.034	1.134
4.250	N/A	N/A	N/A	5.250	102.385	102.014	101.870	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.250	101.045	100.945	100.845	4.250	.959	1.059	1.159
4.375	N/A	N/A	N/A	5.375	102.450	102.080	101.936	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.375	101.475	101.375	101.275	4.375	.977	1.077	1.177
4.500	N/A	N/A	N/A	5.500	102.791	102.424	102.280	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.500	101.693	101.593	101.493	4.500	1.000	1.100	1.200
4.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.625	101.184	101.084	100.984	4.625	1.022	1.122	1.222
4.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.750	101.537	101.437	101.337	4.750	1.043	1.143	1.243

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.750	94.038	93.870	93.824	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.875	94.663	94.495	94.444	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.990	94.958	94.790	94.731	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.000	95.058	94.890	94.831	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.241	95.032	94.966	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.741	95.553	95.478	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.351	96.195	96.114	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.719	96.562	96.479	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.272	97.115	97.031	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.777	97.620	97.534	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.175	98.019	97.932	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.396	98.239	98.151	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.496	98.339	98.251	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.439	98.339	98.239	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.845	98.745	98.645	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.275	99.175	99.075	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.493	99.393	99.293	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	98.984	98.884	98.784	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.337	99.237	99.137	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.119	96.973	96.834	3.750	94.969	94.823	94.684	3.750	98.430	98.219	98.135	2.750	96.238	96.070	96.024	2.750	94.038	93.870	93.824
3.875	97.674	97.524	97.388	3.875	95.524	95.374	95.238	3.875	98.903	98.688	98.604	2.875	96.863	96.695	96.644	2.875	94.663	94.495	94.444
3.990	98.057	97.903	97.770	3.990	95.907	95.753	95.620	3.990	99.181	98.967	98.883	2.990	97.158	96.990	96.931	2.990	94.958	94.790	94.731
4.000	98.157	98.003	97.870	4.000	96.007	95.853	95.720	4.000	99.281	99.067	98.983	3.000	97.258	97.090	97.031	3.000	95.058	94.890	94.831
4.125	98.611	98.446	98.315	4.125	96.461	96.296	96.165	4.125	99.542	99.335	99.232	3.125	97.441	97.232	97.166	3.125	95.241	95.032	94.966
4.250	99.176	99.011	98.882	4.250	97.026	96.861	96.732	4.250	100.070	99.860	99.756	3.250	97.941	97.753	97.678	3.250	95.741	95.553	95.478
4.375	99.663	99.496	99.368	4.375	97.513	97.346	97.218	4.375	100.525	100.313	100.209	3.375	98.551	98.395	98.314	3.375	96.351	96.195	96.114
4.500	100.182	100.010	99.882	4.500	98.032	97.860	97.732	4.500	100.831	100.613	100.509	3.500	98.919	98.762	98.679	3.500	96.719	96.562	96.479
4.625	100.467	100.294	100.166	4.625	98.317	98.144	98.016	4.625	100.544	100.229	100.105	3.625	99.472	99.315	99.231	3.625	97.272	97.115	97.031
4.750	100.866	100.659	100.535	4.750	98.716	98.509	98.385	4.750	100.944	100.627	100.503	3.750	99.977	99.820	99.734	3.750	97.777	97.620	97.534
4.875	101.274	101.062	100.939	4.875	99.124	98.912	98.789	4.875	101.341	101.023	100.899	3.875	100.375	100.219	100.132	3.875	98.175	98.019	97.932
4.990	101.577	101.364	101.241	4.990	99.427	99.214	99.091	4.990	101.462	101.143	101.020	3.990	100.596	100.439	100.351	3.990	98.396	98.239	98.151
5.000	101.677	101.464	101.341	5.000	99.527	99.314	99.191	5.000	101.562	101.243	101.120	4.000	100.696	100.539	100.451	4.000	98.496	98.339	98.251
5.125	101.781	101.568	101.444	5.125	99.631	99.418	99.294	5.125	101.874	101.505	101.362	4.125	100.639	100.539	100.439	4.125	98.439	98.339	98.239
5.250	102.334	102.058	101.915	5.250	100.184	99.908	99.765	5.250	102.385	102.014	101.870	4.250	101.045	100.945	100.845	4.250	98.845	98.745	98.645
5.375	102.538	102.262	102.118	5.375	100.388	100.112	99.968	5.375	102.450	102.080	101.936	4.375	101.475	101.375	101.275	4.375	99.275	99.175	99.075
5.500	102.948	102.674	102.531	5.500	100.798	100.524	100.381	5.500	102.791	102.424	102.280	4.500	101.693	101.593	101.493	4.500	99.493	99.393	99.293
5.625	103.369	103.096	102.953	5.625	101.219	100.946	100.803	5.625	N/A	N/A	N/A	4.625	101.184	101.084	100.984	4.625	98.984	98.884	98.784
5.750	103.368	103.268	103.168	5.750	101.218	101.118	101.018	5.750	N/A	N/A	N/A	4.750	101.537	101.437	101.337	4.750	99.337	99.237	99.137

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.500	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.990	0.500	0.375	0.250	0.250	0.125	0.000	0.000
4.000	0.625	0.500	0.375	0.250	0.125	0.125	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.250	0.750	0.625	0.500	0.375	0.250	0.125	0.000
4.375	0.750	0.500	0.375	0.250	0.125	0.125	0.000
4.500	0.875	0.500	0.375	0.250	0.125	0.125	0.000
4.625	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.750	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.875	1.000	0.625	0.500	0.500	0.375	0.250	0.000
4.990	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.000	1.000	0.625	0.500	0.500	0.375	0.250	0.000
5.125	1.125	0.750	0.625	0.500	0.375	0.250	0.000
5.250	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.375	1.500	1.000	0.625	0.625	0.375	0.250	0.000
5.500	1.625	1.250	0.750	0.625	0.375	0.250	0.000
5.625	1.750	1.375	0.875	0.625	0.375	0.250	0.000
5.750	1.750	1.375	0.875	0.625	0.375	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.625	0.500	0.375	0.375	0.250	0.125	0.125
3.875	0.625	0.500	0.375	0.375	0.250	0.250	0.125
3.990	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.000	0.625	0.625	0.500	0.375	0.250	0.250	0.125
4.125	0.750	0.500	0.375	0.375	0.250	0.250	0.125
4.250	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.375	0.875	0.625	0.500	0.375	0.250	0.250	0.125
4.500	0.875	0.625	0.500	0.375	0.250	0.125	0.125
4.625	0.875	0.625	0.500	0.375	0.250	0.125	0.000
4.750	1.000	0.625	0.500	0.500	0.250	0.250	0.125
4.875	1.000	0.625	0.500	0.375	0.250	0.125	0.125
4.990	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.000	1.000	0.625	0.500	0.375	0.250	0.125	0.125
5.125	1.250	0.875	0.750	0.625	0.500	0.375	0.375
5.250	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.375	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.500	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.625	0.875	0.625	0.500	0.500	0.375	0.125	-0.125
5.750	0.375	0.250	0.250	0.250	0.125	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.250	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.250	0.125	0.000	0.000	0.000
4.125	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.250	0.625	0.500	0.000	0.000	-0.125	0.000	0.000
4.375	0.625	0.625	0.125	0.000	-0.125	0.000	0.000
4.500	0.750	0.625	0.250	0.000	-0.125	0.000	0.000
4.625	0.875	0.750	0.375	0.125	0.000	0.000	0.000
4.750	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.875	1.000	1.000	0.500	0.375	0.125	0.000	0.000
4.990	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.000	1.000	1.000	0.500	0.375	0.125	0.000	0.000
5.125	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.250	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.375	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.500	1.000	1.000	0.750	0.500	0.375	0.000	0.000
5.625	1.125	1.000	0.750	0.625	0.500	0.000	0.000
5.750	1.125	1.000	0.750	0.625	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.750	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.875	0.250	0.250	0.125	0.125	0.000	0.000	0.000
3.990	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.000	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.125	0.500	0.500	0.375	0.375	0.250	0.125	0.125
4.250	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.500	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.750	0.750	0.625	0.125	0.125
4.750	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.875	0.875	0.750	0.750	0.750	0.625	0.000	0.000
4.990	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.000	0.875	0.750	0.750	0.750	0.625	0.000	0.000
5.125	1.000	1.000	0.875	0.875	0.750	0.125	0.125
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.750	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.125	0.125	0.125	0.000	-0.125	-0.125	0.000	0.000
4.250	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.375	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000
4.625	0.500	0.250	0.000	-0.125	-0.250	0.000	0.000
4.750	0.875	0.625	0.250	0.125	0.125	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.125	0.000	0.000	0.125	0.125	0.125	0.125
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.750	0.250	0.125	0.125	0.000	0.000	-0.125	0.000
3.875	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
3.990	0.125	0.125	0.125	0.000	0.000	-0.125	0.000
4.000	0.125	0.125	0.000	0.000	0.000	-0.125	0.000
4.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
4.250	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.375	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
4.625	0.750	0.625	0.625	0.625	0.625	0.375	0.375
4.750	0.250	0.125	0.125	0.125	0.125	0.000	-0.125

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.119	96.973	96.834	3.750	98.430	98.219	98.135	2.750	96.238	96.070	96.024	3.750	95.369	95.223	95.084	2.750	94.488	94.320	94.274
3.875	97.674	97.524	97.388	3.875	98.903	98.688	98.604	2.875	96.863	96.695	96.644	3.875	95.924	95.774	95.638	2.875	95.113	94.945	94.894
3.990	98.057	97.903	97.770	3.990	99.181	98.967	98.883	2.990	97.158	96.990	96.931	3.990	96.307	96.153	96.020	2.990	95.408	95.240	95.181
4.000	98.157	98.003	97.870	4.000	99.281	99.067	98.983	3.000	97.258	97.090	97.031	4.000	96.407	96.253	96.120	3.000	95.508	95.340	95.281
4.125	98.611	98.446	98.315	4.125	99.542	99.335	99.232	3.125	97.441	97.232	97.166	4.125	96.861	96.696	96.565	3.125	95.691	95.482	95.416
4.250	99.176	99.011	98.882	4.250	100.070	99.860	99.756	3.250	97.941	97.753	97.678	4.250	97.426	97.261	97.132	3.250	96.191	96.003	95.928
4.375	99.663	99.496	99.368	4.375	100.525	100.313	100.209	3.375	98.551	98.395	98.314	4.375	97.913	97.746	97.618	3.375	96.801	96.645	96.564
4.500	100.182	100.010	99.882	4.500	100.831	100.613	100.509	3.500	98.919	98.762	98.679	4.500	98.432	98.260	98.132	3.500	97.169	97.012	96.929
4.625	100.467	100.294	100.166	4.625	100.544	100.229	100.105	3.625	99.472	99.315	99.231	4.625	98.717	98.544	98.416	3.625	97.722	97.565	97.481
4.750	100.866	100.659	100.535	4.750	100.944	100.627	100.503	3.750	99.977	99.820	99.734	4.750	99.116	98.909	98.785	3.750	98.227	98.070	97.984
4.875	101.274	101.062	100.939	4.875	101.341	101.023	100.899	3.875	100.375	100.219	100.132	4.875	99.524	99.312	99.189	3.875	98.625	98.469	98.382
4.990	101.577	101.364	101.241	4.990	101.462	101.143	101.020	3.990	100.596	100.439	100.351	4.990	99.827	99.614	99.491	3.990	98.846	98.689	98.601
5.000	101.677	101.464	101.341	5.000	101.562	101.243	101.120	4.000	100.696	100.539	100.451	5.000	99.927	99.714	99.591	4.000	98.946	98.789	98.701
5.125	101.781	101.568	101.444	5.125	101.874	101.505	101.362	4.125	100.639	100.539	100.439	5.125	100.031	99.818	99.694	4.125	98.889	98.789	98.689
5.250	102.334	102.058	101.915	5.250	102.385	102.014	101.870	4.250	101.045	100.945	100.845	5.250	100.584	100.308	100.165	4.250	99.295	99.195	99.095
5.375	102.538	102.262	102.118	5.375	102.450	102.080	101.936	4.375	101.475	101.375	101.275	5.375	100.788	100.512	100.368	4.375	99.725	99.625	99.525
5.500	102.948	102.674	102.531	5.500	102.791	102.424	102.280	4.500	101.693	101.593	101.493	5.500	101.198	100.924	100.781	4.500	99.943	99.843	99.743
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	101.184	101.084	100.984	5.625	N/A	N/A	N/A	4.625	99.434	99.334	99.234
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	101.537	101.437	101.337	5.750	N/A	N/A	N/A	4.750	99.787	99.687	99.587

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2022

45 Day Lock Exp.:

5/16/2022

60 Day Lock Exp.:

5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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Lockdesk Phone:

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Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

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5/31/2022

W. Rate Sheet Dated: 4/4/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	96.800	96.675	96.550	
5.375	97.300	97.175	97.050	
5.500	97.550	97.425	97.300	
5.625	98.300	98.175	98.050	
5.750	98.550	98.425	98.300	
5.875	98.925	98.800	98.675	
5.990	99.155	99.030	98.905	
6.125	99.425	99.300	99.175	
6.250	99.675	99.550	99.425	
6.375	99.925	99.800	99.675	
6.500	99.925	99.800	99.675	
6.625	100.300	100.175	100.050	
6.750	100.550	100.425	100.300	
6.875	100.800	100.675	100.550	
6.990	101.030	100.905	100.780	
7.125	101.175	101.050	100.925	
7.250	101.300	101.175	101.050	
7.375	101.425	101.300	101.175	
7.500	119.550	119.425	119.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
7.990	102.030	101.905	101.780	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	
8.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	96.550	96.425	96.300	
5.375	97.050	96.925	96.800	
5.500	97.300	97.175	97.050	
5.625	98.050	97.925	97.800	
5.750	98.300	98.175	98.050	
5.875	98.675	98.550	98.425	
5.990	98.905	98.780	98.655	
6.125	99.175	99.050	98.925	
6.250	99.425	99.300	99.175	
6.375	99.675	99.550	99.425	
6.500	99.675	99.550	99.425	
6.625	100.050	99.925	99.800	
6.750	100.300	100.175	100.050	
6.875	100.550	100.425	100.300	
6.990	100.780	100.655	100.530	
7.125	100.925	100.800	100.675	
7.250	101.050	100.925	100.800	
7.375	101.175	101.050	100.925	
7.500	119.300	119.175	119.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
7.990	101.780	101.655	101.530	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	
8.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*		99.800		
NOO without PPP*		99.800		
Rate	30 Day	45 Day	60 Day	
5.250	96.300	96.175	96.050	
5.375	96.800	96.675	96.550	
5.500	97.050	96.925	96.800	
5.625	97.800	97.675	97.550	
5.750	98.050	97.925	97.800	
5.875	98.425	98.300	98.175	
5.990	98.655	98.530	98.405	
6.125	98.925	98.800	98.675	
6.250	99.175	99.050	98.925	
6.375	99.425	99.300	99.175	
6.500	99.425	99.300	99.175	
6.625	99.800	99.675	99.550	
6.750	100.050	99.925	99.800	
6.875	100.300	100.175	100.050	
6.990	100.530	100.405	100.280	
7.125	100.675	100.550	100.425	
7.250	100.800	100.675	100.550	
7.375	100.925	100.800	100.675	
7.500	119.050	118.925	118.800	
7.625	101.175	101.050	100.925	
7.750	101.300	101.175	101.050	
7.875	101.425	101.300	101.175	
7.990	101.530	101.405	101.280	
8.125	101.675	101.550	101.425	
8.250	101.800	101.675	101.550	
8.375	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	
8.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006

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Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)